

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF OKLAHOMA**

In Re:

**Cindy E Watson**

Debtor.

**Case No. 18-10872-JDL  
Chapter 13**

**TRUSTEE'S OBJECTION TO CLAIM NUMBER 4 WITH NOTICE  
OF OPPORTUNITY FOR HEARING COMBINED WITH NOTICE OF HEARING**

COMES NOW, John Hardeman, Chapter 13 Trustee ("Trustee"), and pursuant to 11 U.S.C. Section 502, Rules 3001 and 3007 of the Federal Rules of Bankruptcy Procedure, and Local Rule 3007-1, objects to Claim Number 4 filed by CAPITAL ONE AUTO FINANCE ("Claimant") in the amount of \$21,090.99 based on the following:

The Trustee has made reasonable attempts to make disbursements to Claimant. However, such attempts have been unsuccessful due to the refusal of the Claimant to accept disbursement checks issued by the Trustee. As a result, the Claim should be disallowed to the extent of any unpaid balance.

WHEREFORE, the Trustee respectfully requests that Claim Number 4 filed by CAPITAL ONE AUTO FINANCE in the amount of \$21,090.99 be disallowed to the extent of the unpaid balance on the Claim.

**NOTICE OF OPPORTUNITY FOR HEARING**

**Your rights may be affected. You should read this document carefully and consult your attorney about your rights and the effect of this document.** If you do not want the Court to sustain the objection, or you wish to have your views considered, you must file a written response to the objection with the Clerk of the United States Bankruptcy Court for the Western District of Oklahoma, 215 Dean A. McGee Avenue, Oklahoma City, OK 73102 no later than 14 days from date of filing of the objection. You should also serve a file-stamped copy of the response to the undersigned (and others who are required to be served) and file a certificate of service with the Court. If no response is timely filed, the Court may sustain the objection and strike the scheduled hearing without further notice.

**NOTICE OF HEARING  
(TO BE HELD IF A RESPONSE IS FILED)**

Notice is hereby given that if a response to the Trustee's Objection to Claim is filed, the hearing on the matter will be held on January 12, 2021, at 8:30 a.m., in the Second Floor Courtroom of the United States Bankruptcy Court for the Western District of Oklahoma, 215 Dean A. McGee Avenue, Oklahoma City, OK 73102. If no response is timely filed and the Court grants the requested relief prior to the above-referenced hearing date, the hearing will be stricken from the docket of the Court.

Respectfully Submitted,

s/John Hardeman

John Hardeman, Trustee  
321 Dean A. McGee Avenue  
PO Box 1948  
Oklahoma City, OK 73101  
13trustee@chp13okc.com  
Tel: (405) 236-4843  
Fax: (405) 236-1004

**CERTIFICATE OF MAILING**

This is to certify that on November 10, 2020, a true and correct copy of the foregoing document was served by U.S. Mail, first class, postage prepaid, on the following:

Cindy E Watson  
5419 NW King Richard Ave  
Lawton, OK 73505

CAPITAL ONE AUTO FINANCE  
AIS PORTFOLIO SERVICES  
4515 N SANTA FE AVE DEPT APS  
OKLAHOMA CITY, OK 73118

s/John Hardeman

John Hardeman, Trustee

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